

United Evangelical Church

Balance Sheet

As of October 31, 2025

Cash Basis

	Oct 31, 25
ASSETS	
Current Assets	
Checking/Savings	
Operating Funds	
Wesbanco Checking Account	112,948.32
Petty Cash - Office	200.00
Petty Cash - Fundraising	400.00
Total Operating Funds	113,548.32
Investment and Endowment Funds	
PNC Fixed Annuity - 5 yrs - 4%	100,000.00
United Church Funds Endow. Acct	262,266.98
Total Investment and Endowment Funds	362,266.98
Total Checking/Savings	475,815.30
Total Current Assets	475,815.30
TOTAL ASSETS	475,815.30
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Liabilities	
Federal Taxes Payable	917.17
Maryland Taxes Payable	157.98
Total Payroll Liabilities	1,075.15
Total Other Current Liabilities	1,075.15
Total Current Liabilities	1,075.15
Total Liabilities	1,075.15
Equity	
Restricted Funds	
Endowment Account	262,266.98
Total Restricted Funds	262,266.98
Unrestricted Funds	267,484.67
Net Income	-55,011.50
Total Equity	474,740.15
TOTAL LIABILITIES & EQUITY	475,815.30

United Evangelical Church
Income and Expenditures
January - October 2025

	1st Qtr	2nd Qtr	3rd Qtr	October	Year-to-date Totals	2025 Budget
Operating Income						
General Church Income	11,906.39	12,222.61	12,878.98	6,694.79	43,702.77	66,900.00
Benevolence & Charities	-	-	150.00	-	150.00	1,500.00
Raffle & Miscellaneous Fund Raisers	-	-	1,460.00	-	1,460.00	3,500.00
Use of Facility	100.00	-	-	-	100.00	600.00
Parsonage Rental Income	9,600.00	9,600.00	9,600.00	3,200.00	32,000.00	38,400.00
150th Anniversary Income	-	-	-	-	-	-
Other General Fund Income/Grants	-	-	-	-	-	2,000.00
Endowment Fund Distributions	-	31,413.52	20,000.00	-	51,413.52	10,000.00
Total Income	21,606.39	53,236.13	44,088.98	9,894.79	128,826.29	122,900.00
150th Anniversary Expense	500.00	-	-	-	500.00	
Pastoral Expense						
Pastor's Salary	8,041.25	8,241.25	7,841.25	-	24,123.75	31,365.00
Housing Allowance	3,600.00	3,600.00	3,600.00	-	10,800.00	14,400.00
Auto Expense Stipend	450.00	450.00	450.00	-	1,350.00	1,800.00
Professional/Educational Expense	-	-	-	-	-	500.00
Supply (Guest) Pastors	200.00	575.00	-	800.00	1,575.00	
Other Pastoral Expense	941.37	-	1,000.00	150.38	2,091.75	800.00
Total Pastoral Expense	13,232.62	12,866.25	12,891.25	950.38	39,940.50	48,865.00
Office Expense						
Secretary Salary	6,116.24	5,857.94	6,150.19	2,527.68	20,652.05	26,150.00
Secretary Payroll Taxes	467.91	448.16	470.53	193.38	1,579.98	2,000.00
Office Supplies & Expenses	790.39	1,091.06	727.99	140.00	2,749.44	2,500.00
Copier & Computer	1,293.80	3,446.52	924.73	890.16	6,555.21	2,500.00
Telephone & Internet	2,032.49	2,098.33	2,026.64	676.91	6,834.37	7,715.00
Bookkeeping	307.50	307.50	307.50	102.50	1,025.00	1,230.00
Postage	273.08	565.24	(50.00)	96.35	884.67	1,000.00
Total Office Expense	11,281.41	13,814.75	10,557.58	4,626.98	40,280.72	43,095.00
Maintenance Expense						
Cleaning Service and Supplies	2,665.00	2,665.00	2,665.00	1,025.00	9,020.00	10,660.00
Church Insurance	6,960.55	6,960.55	6,960.55	2,520.35	23,402.00	25,000.00
Gas	115.71	116.10	116.10	38.70	386.61	4,200.00
Electricity	678.00	1,002.60	1,005.84	319.25	3,005.69	4,500.00
Water and Sewer	88.31	142.30	127.07	-	357.68	600.00
Repairs, Supplies & Maintenance	1,605.14	1,208.50	525.54	325.92	3,665.10	35,000.00
Total Maintenance Expense	12,112.71	12,095.05	11,400.10	4,229.22	39,837.08	79,960.00

United Evangelical Church
Income and Expenditures
January - October 2025

	1st Qtr	2nd Qtr	3rd Qtr	October	Year-to-date Totals	2025 Budget
Sanctuary and Miscellaneous						
Music Director Salary	3,674.10	3,674.10	3,674.10	1,224.70	12,247.00	14,698.00
Music Director Payroll Taxes	281.07	281.07	281.07	93.69	936.90	1,125.00
Music and Choir Expense	433.39	-	1,969.15	250.00	2,652.54	2,800.00
Altar and Sanctuary Supplies	623.92	89.95	324.65	-	1,038.52	1,100.00
Flowers and Decorations	411.10	1,171.00	114.40	-	1,696.50	1,700.00
Receptions and Refreshments	-	172.86	1,961.00	-	2,133.86	1,700.00
Education and Study Materials	-	-	-	-	-	700.00
Advertising	-	-	-	-	-	1,000.00
Media Ministry Salaries	3,862.48	3,507.29	3,995.67	1,065.51	12,430.95	12,792.00
Media Ministry Payroll Taxes	295.47	305.61	353.41	81.50	1,035.99	975.00
Media Ministry Expenses	179.90	705.63	-	-	885.53	800.00
ONA	-	-	-	-	-	200.00
Building Fund Raffle	-	-	-	-	-	500.00
Offering Envelopes Cost	-	-	-	-	-	350.00
Paypal fees	-	-	-	-	-	210.00
Miscellaneous Expenses	386.75	1,243.04	92.47	234.70	1,956.96	2,500.00
Total Sanctuary and Miscellaneous	10,148.18	11,150.55	12,765.92	2,950.10	37,014.75	43,148.00
Christian Ed. Dept. Expense	-	-	-	-	-	500.00
Benevolence						
Bridge Maryland	250.00	750.00	-	-	1,000.00	500.00
Central Atlantic Conference(OCWM)	-	900.00	-	-	900.00	1,800.00
Chesapeake Association	-	-	-	-	-	1,020.00
Eden Seminary	-	200.00	-	-	200.00	400.00
Lancaster Seminary	-	200.00	-	-	200.00	400.00
Homewood Home	-	200.00	-	-	200.00	400.00
Hoffman Home	-	250.00	-	-	250.00	500.00
One Great Hour of Sharing	-	100.00	-	-	100.00	200.00
Earl's Place	-	400.00	-	-	400.00	800.00
Salvation Army	-	200.00	-	-	200.00	400.00
Other Benevolence	-	1,000.00	-	-	1,000.00	1,500.00
Total Benevolence	250.00	4,200.00	-	-	4,450.00	7,920.00
Parsonage Rental Expenses						
Parsonage Expenses	175.67	-	1,171.17	30.00	1,376.84	1,400.00
Property Taxes	-	-	3,598.30	-	3,598.30	3,600.00
Total Parsonage Rental Expenses	175.67	-	4,769.47	30.00	4,975.14	5,000.00
Major Repairs and Improvements	-	-	-	-	-	15,000.00
Total Operating Expenses	47,700.59	54,126.60	52,384.32	12,786.68	166,998.19	243,488.00
Net Operating Income less Expenditures	(26,094.20)	(890.47)	(8,295.34)	(2,891.89)	(38,171.90)	(120,588.00)
Other Income/Expense						
Interest Income- Investment Accounts	-	207.93	-	-	207.93	
Endowment Earnings - Gain/Loss	(891.47)	17,628.86	13,907.28	3,721.32	34,365.99	
Distribution to Operating Fund	-	(31,413.52)	(20,000.00)	-	(51,413.52)	
Total Other Income	(891.47)	(13,576.73)	(6,092.72)	3,721.32	(16,839.60)	
Net Income less Expenditures	(26,985.67)	(14,467.20)	(14,388.06)	829.43	(55,011.50)	

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11/07/25

Cash Basis

United Evangelical Church
General Ledger
As of October 31, 2025

Type	Date	Num	Name	Memo	Split	Paid Amount	Balance
Operating Funds							117,443.82
Wesbanco Checking Account							116,843.82
Check	10/02/2025	22535	Susan A Markovitz		-SPLIT-	-271.26	116,572.56
Check	10/02/2025	22536	Denise Glover		-SPLIT-	-102.23	116,470.33
Check	10/02/2025	22537	Denise Glover		-SPLIT-	-332.26	116,138.07
Check	10/02/2025	22538	B&T Cleaners		Cleaning Ser...	-205.00	115,933.07
Deposit	10/02/2025		Deposit	Paypal	Regular Env...	308.79	116,241.86
Deposit	10/05/2025		Deposit	Deposit	-SPLIT-	2,200.00	118,441.86
Check	10/05/2025	22539	Jennifer Fair		Supply (Gue...	-200.00	118,241.86
Check	10/05/2025	22540	Steven Jankewitz	4 Sundays	-SPLIT-	-82.00	118,159.86
Check	10/05/2025	22541	Joshua Jankewitz	4 Sundays	-SPLIT-	-82.00	118,077.86
Check	10/05/2025	22542	Kelli J. Crews	4 Sundays	-SPLIT-	-820.00	117,257.86
Check	10/06/2025	22543	J C Ehrlich	Monthly pest ...	Repairs, Sup...	-96.96	117,160.90
Check	10/06/2025	22544	First National Bank ...		Copier & Co...	-105.99	117,054.91
Check	10/06/2025	22545	First National Bank ...		-SPLIT-	-843.05	116,211.86
Check	10/06/2025		Hylant-Cleveland		Church Insur...	-300.25	115,911.61
Check	10/09/2025	22546	Susan A Markovitz		-SPLIT-	-271.26	115,640.35
Check	10/09/2025	22547	Denise Glover		-SPLIT-	-102.23	115,538.12
Check	10/09/2025	22548	B&T Cleaners		Cleaning Ser...	-205.00	115,333.12
Check	10/09/2025	22549	Comcast		Telephone & ...	-676.91	114,656.21
Deposit	10/12/2025		Deposit	Deposit	-SPLIT-	5,571.00	120,227.21
Check	10/12/2025	22550	Selena Blackwell		Supply (Gue...	-200.00	120,027.21
Check	10/12/2025	22551	BG&E		Gas	-38.70	119,988.51
Check	10/12/2025	22552	Kathy Fair	Visiting organist	Music and C...	-125.00	119,863.51
Check	10/14/2025	22556	Carol Borkman	Flowers for R...	Pastoral Exp...	-150.38	119,713.13
Check	10/15/2025		United States Treas...	September	Federal Taxe...	-1,093.76	118,619.37
Check	10/16/2025	22553	Susan A Markovitz		-SPLIT-	-271.26	118,348.11
Check	10/16/2025	22554	Denise Glover		-SPLIT-	-102.23	118,245.88
Check	10/16/2025	22555	B&T Cleaners		Cleaning Ser...	-205.00	118,040.88
Check	10/16/2025	22558	BG&E		Electricity	-319.25	117,721.63
Check	10/16/2025		Comptroller of Maryl...	3rd Q 2025	Maryland Ta...	-984.97	116,736.66
Check	10/16/2025		Insurance Board		Church Insur...	-2,220.10	114,516.56
Deposit	10/19/2025		Deposit	Deposit	-SPLIT-	919.00	115,435.56
Check	10/19/2025	22557	Lois Carrigan		Supply (Gue...	-200.00	115,235.56
Check	10/19/2025	22559	Kathy Fair	Visiting organist	Music and C...	-125.00	115,110.56
Check	10/23/2025	22560	Susan A Markovitz		-SPLIT-	-271.26	114,839.30
Check	10/23/2025	22561	Denise Glover		-SPLIT-	-102.23	114,737.07
Check	10/23/2025	22562	B&T Cleaners		Cleaning Ser...	-205.00	114,532.07
Check	10/23/2025	22564	Wells Fargo Vendor ...		Copier & Co...	-164.35	114,367.72
Deposit	10/26/2025		Deposit	Deposit	Regular Env...	896.00	115,263.72
Check	10/26/2025	22563	Lois Carrigan		Supply (Gue...	-200.00	115,063.72
Check	10/29/2025	22570	Advance Business ...	Copier rental	Copier & Co...	-406.82	114,656.90
Check	10/30/2025	22565	Susan A Markovitz		-SPLIT-	-271.26	114,385.64
Check	10/30/2025	22566	Denise Glover		-SPLIT-	-102.23	114,283.41
Check	10/30/2025	22567	B&T Cleaners		Cleaning Ser...	-205.00	114,078.41
Check	10/30/2025	22568	Robert Gundlach		-SPLIT-	-927.63	113,150.78
Check	10/30/2025	22569	Pamela Connolly		Bookkeeping	-102.50	113,048.28
Check	10/31/2025	22571	J C Ehrlich	Monthly pest ...	Repairs, Sup...	-99.96	112,948.32
Total Wesbanco Checking Account						-3,895.50	112,948.32
Wesbanco Savings Account							0.00
Total Wesbanco Savings Account							0.00
Petty Cash - Office							200.00
Total Petty Cash - Office							200.00
Petty Cash - Fundraising							400.00
Total Petty Cash - Fundraising							400.00
Operating Funds - Other							0.00
Total Operating Funds - Other							0.00
Total Operating Funds						-3,895.50	113,548.32
Investment and Endowment Funds							358,545.66
PNC Fixed Annuity - 3 yrs -3.5%							0.00
Total PNC Fixed Annuity - 3 yrs -3.5%							0.00

10/2/2025	PAYPAL TRANSFER		\$308.79
10/6/2025	Deposit - 10/6/25		\$2,200.00
10/14/2025	Deposit - 10/14/25 - Rent		\$3,200.00
10/14/2025	Deposit - 10/14/25		\$2,371.00
10/26/2025	Deposit - 10/20/25		\$919.00
10/27/2025	Deposit - 10/27/25		\$896.00
	INCOME - OCTOBER, 2025		\$9,894.79
10/2/2025	Susan A. Markowitz	\$271.26	
10/2/2025	Denise J. Glover	\$102.23	
10/2/2025	Denise J. Glover	\$332.26	
10/2/2025	B+T Cleaners	\$205.00	
10/5/2025	Jennifer Fair	\$200.00	
10/5/2025	Steven Jankiewicz	\$82.00	
10/5/2025	Joshua Jankiewicz	\$82.00	
10/5/2025	Kelli Crews	\$820.00	
10/6/2025	Susan A. Markowitz	\$271.26	
10/9/2025	Denise J. Glover	\$102.23	
10/9/2025	B+T Cleaners	\$205.00	
10/12/2025	Selena Blackwell	\$200.00	
10/12/2025	Kathy Fair	\$125.00	
10/16/2025	Susan A. Markowitz	\$271.26	
10/16/2025	Denise J. Glover	\$102.23	
10/16/2025	B+T Cleaners	\$205.00	
10/19/2025	Lois Carrigan	\$200.00	
10/19/2025	Kathy Fair	\$125.00	
10/23/2025	Susan A. Markowitz	\$271.26	
10/23/2025	Denise J. Glover	\$102.23	
10/23/2025	B+T Cleaners	\$205.00	
10/26/2025	Lois Carrigan	\$200.00	
10/30/2025	Susan A. Markowitz	\$271.26	
10/30/2025	Denise J. Glover	\$102.23	
10/30/2025	B+T Cleaners	\$205.00	
10/30/2025	Robert C. Gundlach	\$927.63	
10/30/2025	Pamela Connolly	\$102.50	
10/15/2025	IRS USATAXPYMT	\$1,093.76	
10/16/2025	COMP OF MARYLAND	\$984.97	
	SALARIES	\$8,367.57	
10/6/2025	Comcast	\$676.91	
10/12/2025	BGE	\$38.70	
10/16/2025	BGE	\$319.25	
	UTILITIES	\$1,034.86	
10/6/2025	HYLANTGROUP INC - debit	\$300.25	
10/16/2025	UCIS ACH FILE	\$2,220.10	
	INSURANCE	\$2,520.35	
10/2/2025	J. C. Ehrlich	\$96.96	
10/31/2025	J. C. Ehrlich	\$99.96	
	MAINTAINANCE	\$196.92	
10/23/2025	Wells Fargo Vendor	\$164.35	
10/29/2025	Advance Business Systems	\$406.82	
	COPIER	\$571.17	
10/6/2025	First National Bank of Omaha	\$105.99	
10/6/2025	First National Bank of Omaha	\$843.05	
	CREDIT CARD	\$949.04	
10/14/2025	Carol Borkman	\$150.38	
	FLOWERS	\$150.38	
	TOTAL EXPENSES - OCTOBER, 2025		\$13,790.29
	INCOME OVER EXPENSES		-\$3,895.50

UNITED EVANGELICAL CHURCH - PROPOSED BUDGET - 2026					
		Through August	Budget 2025	Budget 2026	
INCOME					
General Church Income		\$32,751.98	\$66,900.00	\$55,000.00	Good for the amount of people we have
Benevolence & Charities		\$0.00	\$1,500.00	\$1,500.00	
Raffle & Miscellaneous Fund Raisers		\$1,460.00	\$3,500.00	\$3,500.00	
Use of Facility		\$100.00	\$600.00	\$600.00	
Parsonage Rental Income		\$25,600.00	\$38,400.00	\$38,400.00	This saves us
Other General Fund Activity		\$750.00	\$2,000.00	\$2,000.00	
Endowment Distribution/Disbursements		\$31,413.52	\$10,000.00	\$10,000.00	Money taken out
TOTAL - INCOME		\$92,075.50	\$122,900.00	\$111,000.00	
EXPENSES					
SALARIES					
Pastor		\$21,510.00	\$31,365.00	\$18,000.00	Gave the search committee five salary ranges and we are preferably looking for this range or lower - \$60,326.00
Pastor (Housing Allowance)		\$9,600.00	\$14,400.00	\$20,000.00	
Pastor (Auto Expense)		\$1,200.00	\$1,800.00	\$1,750.00	
Pastor (Insurance - Health & Life)		\$0.00	\$0.00	\$13,362.00	
Pastor (Pension)		\$0.00	\$0.00	\$3,660.00	
Pastor (Professional & Education Expenses)		\$0.00	\$500.00	\$800.00	
Pastor (Soc Sec & Medicare - 7.65% x 2 halves)		\$0.00	\$0.00	\$2,754.00	Total Pastor \$60,326.00
Secretary - Abby		\$9,494.10	\$16,789.50	\$17,258.00	2.79% cost of living increase for all employees
Secretary - Denise Glover		\$6,683.78	\$5,756.00	\$6,065.00	
Organist		\$9,797.60	\$14,696.45	\$15,107.00	
Custodial		\$7,175.00	\$10,660.00	\$10,958.00	
Media Specialist - Kelli Crews		\$7,106.67	\$10,660.00	\$11,865.00	
Media Technical - Steve & Josh		\$1,420.64	\$2,132.00	\$2,600.00	
Payroll Taxes		\$1,666.67	\$2,500.00	\$2,600.00	
Guest Pastors		\$800.00	\$800.00	\$800.00	
Guest Organist		\$500.00	\$500.00	\$500.00	
TOTAL - SALARIES		\$76,954.46	\$112,558.95	\$128,079.00	

OFFICE EXPENSES					
Supplies		\$2,015.22	\$2,500.00	\$2,500.00	
Copier		\$3,013.60	\$1,250.00	\$1,200.00	Pastor used a lot of paper for
Computer		\$2,350.30	\$1,250.00	\$1,300.00	projects, booklets, etc.
Telephone & Internet		\$6,157.91	\$7,715.00	\$7,715.00	
Bookkeeping		\$820.00	\$1,230.00	\$1,260.00	Pam - 2.79% increase
Postage		\$838.32	\$1,000.00	\$1,200.00	
TOTAL - OFFICE EXPENSES		\$15,195.35	\$14,945.00	\$15,175.00	
MAINTENANCE					
Insurance		\$18,661.55	\$25,000.00	\$26,000.00	Going up
Gas		\$309.21	\$4,200.00	\$5,000.00	Need to solve mystery - are we
Electric		\$2,259.56	\$4,500.00	\$4,000.00	being charged enough - \$400.00
Water		\$274.32	\$600.00	\$600.00	a month winter
Repairs		\$3,339.18	\$35,000.00	\$35,000.00	Much to be done - plumbing,
Parsonage Property Taxes		\$3,598.30	\$3,600.00	\$3,600.00	steps outside, electrical work
Parsonage Rental Expenses		\$1,346.84	\$1,400.00	\$1,500.00	New outside door, etc.
Major Repairs/Improvements		\$0.00	\$15,000.00	\$15,000.00	Basement windows
TOTAL - MAINTENANCE		\$29,788.96	\$89,300.00	\$90,700.00	
PROGRAMMING					
Licensing and Music		\$2,102.54	\$2,800.00	\$2,800.00	
Altar and Sanctuary Supplies		\$1,038.52	\$1,100.00	\$1,200.00	
Flowers and Decorations		\$1,696.50	\$1,700.00	\$1,900.00	
Receptions and Refreshments		\$483.86	\$1,700.00	\$1,700.00	
Education and Study Materials		\$0.00	\$700.00	\$700.00	
Advertising		\$0.00	\$1,000.00	\$500.00	
Media Ministry		\$1,329.49	\$800.00	\$1,600.00	Software updates needed
Open and Affirming		\$0.00	\$200.00	\$200.00	
Building Fund Raffle		\$0.00	\$500.00	\$500.00	
Offering Envelopes Cost		\$0.00	\$350.00	\$350.00	
Paypal Fees		\$0.00	\$210.00	\$200.00	
Miscellaneous Expenses		\$1,629.79	\$2,500.00	\$2,500.00	
Christian Education Dept		\$0.00	\$500.00	\$500.00	
Choir Outing		\$0.00	\$0.00	\$200.00	

TOTAL - PROGRAMMING		\$8,280.70	\$14,060.00	\$14,850.00	
BENEVOLENCE					
Bridge Maryland		\$1,000.00	\$500.00	\$400.00	cutting back slightly
Central Atlantic Conf (OCWM)		\$900.00	\$1,800.00	\$1,800.00	
Chesapeake Association		\$0.00	\$1,020.00	\$1,020.00	
Eden Seminary		\$200.00	\$400.00	\$400.00	
Lancaster Seninary		\$200.00	\$400.00	\$400.00	
Homewood Home		\$200.00	\$400.00	\$400.00	
Hoffman Home		\$250.00	\$500.00	\$500.00	
One Great Hour of Sharing		\$100.00	\$200.00	\$200.00	
Earl's Place		\$400.00	\$800.00	\$800.00	
Salvation Army		\$200.00	\$400.00	\$400.00	
Other Benevolence (One Great Hour, NIN etc.)		\$1,000.00	\$1,500.00	\$1,500.00	
TOTAL - BENEVOLENCE		\$4,450.00	\$7,920.00	\$7,820.00	
TOTAL - BUDGET		\$134,669.47	\$238,783.95	\$256,624.00	
AMOUNT UNDER (DEFICIT)		-\$57,715.01	-\$126,225.00	-\$128,545.00	